

LEGAL & GENERAL LIFE BNY MELLON LONG TERM GLOBAL EQUITY FUND.

FUND FACTS

Product(s)	Portfolio Bond (IPS)
Launch date	9 April 2014
Legal & General life fund size	10.1 million
Overall fund size	£1,272.6 million
Number of holdings	57
Annual Fund Charge (AFC)	2.29%
Additional expenses	Included in AFC
Performance fee	No
Legal & General fund code	0728

USING THIS FUND FACTSHEET

When you invest in a bond, your money buys units in one or more funds. These funds pool together money from other investors and a fund manager uses this money to invest in a number of different investments. This **Fund Factsheet** gives you detailed information about a particular fund to help you decide if it's right for you. It's important that you read this together with the **Investor's Guide**, **Portfolio Bond (IPS) Key Features**, **Funds key features** and **Illustration(s)** before investing in the bond.

If you're not sure what a word in the **Fund Factsheet** means, please turn to the glossary on page 4.

FUND MANAGEMENT COMPANY

BNY MELLON ASSET MANAGEMENT INTERNATIONAL LIMITED

This is basic background information about the company whose fund manager selects the investments that make up the fund.

Established in 2007 from the merger of Mellon Financial Corporation and The Bank of New York Company, Inc., The Bank of New York Mellon is a leading asset management and securities services company, uniquely focused to help clients manage and move their financial assets and succeed in the rapidly changing global marketplace. Headquartered in New York, The Bank of New York Mellon has \$22.1 trillion in assets under custody or administration and \$966 billion under management.

FUND MANAGER

TEAM APPROACH

The fund manager is professionally qualified to manage funds. It's their job to seek out the best investment opportunities, based on the fund's aim. They often have access to a team of experts to help them decide where to invest.



Team approach

FUND AIM

This is a general description of what the fund aims to achieve, as stated by the fund management company. For a detailed description of what the fund invests in, please see the fund characteristics on page 2.

To achieve long-term capital growth by investing in shares (for example, equities) and similar investments of companies listed or located throughout the world.

ABI SECTOR

ABI UK - GLOBAL EQUITIES-LIFE

This is the ABI sector the fund falls into. ABI sectors are defined by the Association of British Insurers (ABI). The sectors are a way of grouping funds with similar characteristics, so they're easier to compare.

- Funds which invest at least 80% of their assets in equities.
- Funds must be invested in more than one equity region.
- Not to include funds which would otherwise qualify for the Global Emerging Markets Equity sector.

FUND CHARACTERISTICS

This fund is overseen by an experienced fund manager who makes informed decisions on where to invest your money. The fund manager constantly monitors companies, economic conditions and markets to select and change a portfolio of investments that offers the best opportunities to meet the fund's aim.

The fund generally invests in the following:

Equities. To provide the potential for overall returns the fund invests in equities, also known as company shares. This is achieved by receiving a share of companies' profits as dividends, and benefiting from increases in share prices. Equities generally have a higher potential for returns than other investments, which also means a higher risk of loss especially in the short term. It's worth noting that if the shares in the companies chosen perform worse than expected or a major event impacts the shares, the returns on your investment could fall.

Some specific characteristics of the assets held in this fund include:

Emerging markets. The fund includes investments in emerging markets, taking advantage of the fast-growing economies in the developing world. These markets can provide higher returns, as well as a higher chance of the returns on your investment either rising or falling than if it invested in more developed markets. Greater risk is taken as it can be harder to buy and sell shares in these countries and the countries themselves are more exposed to political uncertainties. Emerging markets are also not as well regulated and have less protection in place for investments than the UK.

Overseas. The fund includes investments outside the UK to try to benefit from the greater range of investment opportunities other countries offer. The potentially high rewards of investing overseas are balanced by risks and therefore the returns on your investment could rise and fall more than if it only invested in the UK. This is because some of the investments are held in currencies other than the Pound and their value will change in line with exchange rates. If the Pound strengthens against another currency, the value of the investments held in that currency is likely to fall. However, if the Pound weakens against that currency, their value is likely to rise.

FUND PERFORMANCE AS AT 31 JULY 2017

The graph opposite shows how the fund has performed over the last five years (or since the fund launched) compared with the fund's ABI sector average. The first table shows the total percentage change, over one, three and five years. The second table shows performance for 12-month periods over the last five years, to the end of the last quarter.

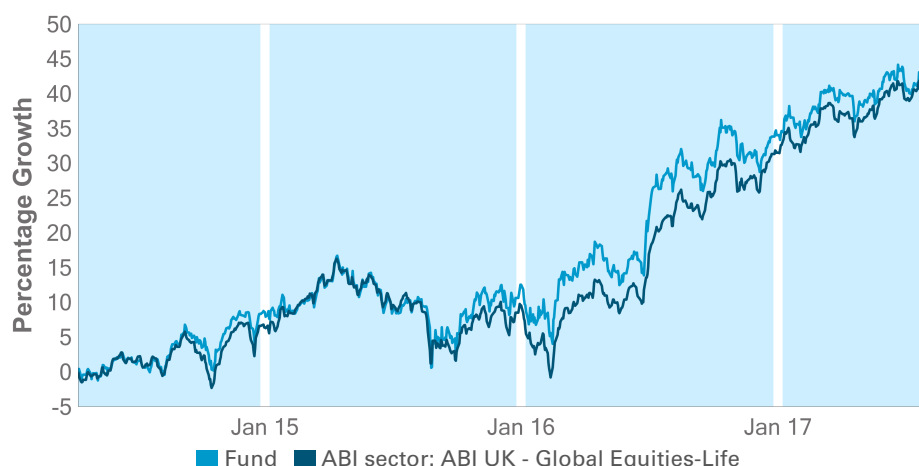
NOTES: Please bear in mind that past performance is not a guide to future returns. The value of your investment and any income taken from it is not guaranteed and may go up and down. You could get back less than you invest.

The performance provided for the fund is:

- Is after all fund charges have been taken,
- is after deduction of tax, and
- assumes all income generated by the investments remains in the fund.

Also:

- The sector values are based on the selling price of units published by all the funds in that ABI sector.
- The values do not take account of any product charges. You can find more information about our charges in the **Portfolio Bond (IPS) Key Features**.



	1 year	3 years	5 years
Fund	10.23	39.21	-
ABI sector	14.96	38.30	73.69

ANNUAL FUND PERFORMANCE TO LAST QUARTER (%)

12 months to	30 Jun 13	30 Jun 14	30 Jun 15	30 Jun 16	30 Jun 17
Fund	-	-	8.01	10.83	16.73
ABI sector	19.35	7.74	7.44	5.50	21.09

Performance data source: Lipper.

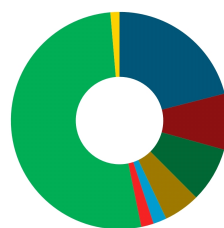
FUND IDENTIFIERS

These are unique codes used to identify a fund. You may find these codes useful if you intend to use financial websites to look up this fund.

ISIN code	GB00BJTD7T02
SEDOL code	BJTD7T0
MEX code	LGAAZFZ

REGIONS BREAKDOWN AND ALL BELOW INFORMATION AS AT 30 JUNE 2017

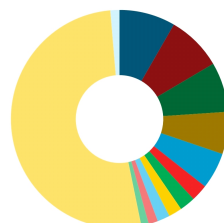
Where in the world the fund currently invests.



Developed Europe - excl UK	21.00%	Australia and New Zealand	1.99%
Developed Asia	8.33%	North America	1.86%
Japan	8.20%	Unclassified - Other	51.87%
UK	5.40%	Unclassified - Cash and Equivalents	1.35%

COUNTRY BREAKDOWN

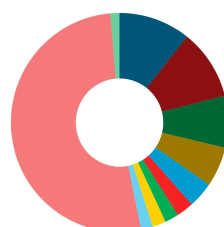
The countries in which the fund currently invests.



Hong Kong	8.34%	Australia	1.99%
Japan	8.20%	Canada	1.86%
Switzerland	7.39%	Sweden	1.39%
France	6.26%	Finland	1.12%
United Kingdom	5.40%	Unclassified - Other	51.87%
Spain	2.49%	Unclassified - Cash and Equivalents	1.35%
Denmark	2.34%		

EQUITIES SECTOR BREAKDOWN

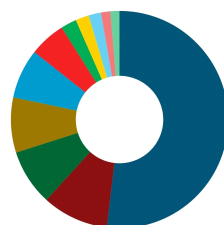
The type of industries and services the fund currently invests.



Health care	10.67%	Utilities	2.07%
Consumer goods	10.40%	Basic materials	2.00%
Industrials	7.63%	Telecommunications	1.75%
Consumer services	5.90%	Non-classified	51.86%
Oil & gas	3.83%	Cash and equivalents	1.35%
Financials	2.54%		

CURRENCY BREAKDOWN

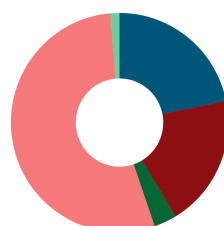
The currencies in which the fund's investments are priced.



Unknown	51.87%	Danish Krone	2.34%
Euro	9.88%	Australian Dollar	1.99%
Hong Kong Dollar	8.33%	Canadian Dollar	1.86%
Yen	8.20%	Swedish Krona	1.39%
Swiss Franc	7.39%	Cash	1.35%
Pound Sterling	5.40%		

EQUITIES MARKET CAPITALISATION

The size of the companies the fund currently invests in.



> £50BN	21.84%	Unknown market capital	53.89%
> £20BN and < £50BN	19.56%	Cash and equivalents	1.35%
> £10BN and < £20BN	3.36%		

TOP 10 HOLDINGS

The highest valued single holdings in the fund.

Holding	Sector	%
AIA Group	Life Insurance	2.54%
Inditex S.A.	General Retailers	2.49%
EOG RES INC COM EOG RESOURCES INC USD0.01	Non-Classified	2.41%
Novo Nordisk A/S B	Pharmaceuticals & Biotechnology	2.34%
Reckitt Benckiser Group	Household Goods & Home Construction	2.31%
INTUITIVE SURGICAL INC COM NEW	Non-Classified	2.31%
Keyence Corp.	Electronic & Electrical Equipment	2.24%
ORACLE CORPORATION COM ORACLE CORP USD0.01	Non-Classified	2.24%
JOHNSON & JOHNSON COM JOHNSON & JOHNSON USD1	Non-Classified	2.23%
Novartis AG	Pharmaceuticals & Biotechnology	2.21%
Percentage of fund in top 10		23.32%

GLOSSARY

Explanations of some of the words used in this Fund Factsheet.

Additional Expenses	This is the charge that covers various fees and expenses that fund managers may have to pay, such as auditors, trustees, custodian, registrar and regulator fees.
Annual Fund Charge	This is the charge that covers the costs of managing the fund and is taken out as a percentage of the fund's value.
Cash and equivalents	Some funds keep part of your money in cash to add flexibility and aid stability. This includes bank deposits and other investments that can be easily converted into cash.
Fund characteristics	Specific characteristics unique to the type of investments this fund may hold, which may affect your investment return.
Fund size	The total value of all investments held in all Legal & General life versions of the fund.
Launch date	The date the first Legal & General life version of the fund opened for new business.
Legal & General fund code	Each fund has a unique four digit reference code. You'll need to use this code on your application form when you tell us where you would like to invest.
Lipper	A Thomson Reuters company that supplies fund information, analytical tools, and commentary. We use Lipper to provide past performance data on our fund factsheets.
Overall fund size	The total value of all investments held in the underlying fund.
Performance fee	A performance fee is charged to a fund if it performs better than a pre-agreed target. If it applies, your adviser can give you more information or further details are available on request.



WHAT TO DO NEXT

If you would like to invest in this fund, or have any questions, please speak to your adviser. Remember you must read the **Investor's Guide, Portfolio Bond (IPS) Key Features, Funds key features** and **Illustration(s)** before investing in the bond.

IMPORTANT INFORMATION

Source: The portfolio details have been supplied by the fund management company and are assumed to be correct by Legal & General. All other data sourced from Legal & General Group PLC unless otherwise stated.

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